

<i>SERFF Tracking Number:</i>	<i>PHYS-128492526</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>PMA3709B</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>LTC</i>		
<i>Project Name/Number:</i>	<i>PMA3709B/PMA3709B</i>		

Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: LTC	SERFF Tr Num: PHYS-128492526	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num:
Sub-TOI: LTC03I.003 Other	Co Tr Num: PMA3709B	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Donna Lambert
	Authors: Sonya Dickey, Sara Magee-Garcia	Disposition Date: 06/27/2012
	Date Submitted: 06/19/2012	Disposition Status: Filed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: PMA3709B	Status of Filing in Domicile: Pending
Project Number: PMA3709B	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 06/27/2012
	State Status Changed: 06/27/2012
Deemer Date:	Created By: Sonya Dickey
Submitted By: Sonya Dickey	Corresponding Filing Tracking Number:
Filing Description:	
RE: Long Term CAre Insurance Advertisement	
Invitation to Inquire: PMA3709B	

Pursuant to State requirements, the above referenced material is intended for use in your State. This material will be used to create an interest in the following Long Term Care Policies:

Policies Approval Dates

P145AR 8-11-04

P146AR 8-11-04

P147AR 8-11-04

P148AR 8-11-04

SERFF Tracking Number: PHYS-128492526 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number:
Company Tracking Number: PMA3709B
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA3709B/PMA3709B

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 1663. You can also contact me via email at Sonya.Dickey@physiciansmutual.com. Your assistance is greatly appreciated.

State Narrative:

Company and Contact

Filing Contact Information

Sonya Dickey, sonya.dickey@physiciansmutual.com
2600 Dodge Street 402-633-1663 [Phone]
Omaha, NE 68131 402-633-1096 [FAX]

Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska
2600 Dodge Street Group Code: 367 Company Type:
Omaha, NE 68131 Group Name: State ID Number:
(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	06/19/2012	60252034

SERFF Tracking Number:	PHYS-128492526	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	06/27/2012	06/27/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	06/25/2012	06/25/2012	Sonya Dickey	06/25/2012	06/25/2012

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<i>Project Name/Number:</i>	<i>PMA3709B/PMA3709B</i>		

Disposition

Disposition Date: 06/27/2012

Implementation Date:

Status: Filed

Comment: Thank you for your explanation. Since a similar form was approved, I won't require the revisions.

Rate data does NOT apply to filing.

SERFF Tracking Number:	PHYS-128492526	State:	Arkansas
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Product Name:	LTC		
Project Name/Number:	PMA3709B/PMA3709B		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PMA3709B	Filed	Yes

SERFF Tracking Number: PHYS-128492526 State: Arkansas
Filing Company: Physicians Mutual Insurance Company State Tracking Number:
Company Tracking Number: PMA3709B
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: LTC
Project Name/Number: PMA3709B/PMA3709B

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/25/2012
Submitted Date 06/25/2012
Respond By Date 07/25/2012

Dear Sonya Dickey,

This will acknowledge receipt of the captioned filing.

Objection 1

- PMA3709B, PMA3709B (Form)

Comment: Please revise the first paragraph. The statement ". . . without worrying how to pay the bills," is not in compliance with RR 11 Guideline 8(A)(2).

Objection 2

- PMA3709B, PMA3709B (Form)

Comment: Third paragraph: Remove the bold font from the sentence to avoid violation of RR 11 Guideline 8(A)(2). "Ease your worries" and words of similar purport must be used with caution so as not to exaggerate benefits and must not be used unless the statement is literally true in every instance

Objection 3

- PMA3709B, PMA3709B (Form)

Comment: Guideline 11(A) of RR11 requires that, "an advertisement which states the dollar amount of claims paid must also indicate the period over which such claims have been paid." Please add the time period represented by the table of examples.

Objection 4

- PMA3709B, PMA3709B (Form)

Comment: The Note beneath the table must disclose that the amount of benefits provided depends upon the plan selected and that the premium will vary with the amount of benefits selected. If the premium will vary with the amount of benefits selected, please indicate this in the Note.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

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Sincerely,
Donna Lambert

SERFF Tracking Number: PHYS-128492526 State: Arkansas
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Project Name/Number: PMA3709B/PMA3709B

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/25/2012
Submitted Date 06/25/2012

Dear Donna Lambert,

Comments:

Thank you for your correspondence. This advertisement is very similar to PMA2462B which was previously approved by your Department on 9-15-2006. It was necessary to update the advertisement with new amounts for the claims due to the timeframes.

Response 1

Comments: This copy doesn't mean the consumer won't have to worry about bills. We have included the "helps" before the phrase "ensure you get the care you need without worry how to pay the bills" to explain that our insurance policy can help with this idea. This copy is used nationwide and no other state has thought this language was misleading.

Related Objection 1

Applies To:

- PMA3709B, PMA3709B (Form)

Comment:

Please revise the first paragraph. The statement ". . . without worrying how to pay the bills," is not in compliance with RR 11 Guideline 8(A)(2).

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: On our previous advertisement included "Let Physicians Mutual help ease your worries..." as a header which was in big bold type and it was allowed. This is the same copy but it no longer is the first header the consumer reads so we are requesting your reconsideration on this issue since it had been previously allowed in bold as a header.

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Product Name: LTC
Project Name/Number: PMA3709B/PMA3709B

Related Objection 1

Applies To:

- PMA3709B, PMA3709B (Form)

Comment:

Third paragraph: Remove the bold font from the sentence to avoid violation of RR 11 Guideline 8(A)(2). "Ease your worries" and words of similar purport must be used with caution so as not to exaggerate benefits and must not be used unless the statement is literally true in every instance

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments: The graph with the claim examples is identical to the previously approved claim examples which were approved on PMA2462B on 9-15-06 except the amounts have been updated. It wasn't necessary to change this graph previously so your reconsideration on this issue would be greatly appreciated.

Related Objection 1

Applies To:

- PMA3709B, PMA3709B (Form)

Comment:

Guideline 11(A) of RR11 requires that, "an advertisement which states the dollar amount of claims paid must also indicate the period over which such claims have been paid." Please add the time period represented by the table of examples.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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Response 4

Comments: The graph with the claim examples is identical to the previously approved claim examples which were approved on PMA2462B on 9-15-06. It wasn't necessary to add this disclaimer on the previous advertisement. This advertisement doesn't discuss premiums or the plans. It is only showing examples of claims paid and we do include a note stating that all claims are evaluated and benefits paid based on contract provisions. This copy was previously acceptable so your reconsideration would be greatly appreciated.

Related Objection 1

Applies To:

- PMA3709B, PMA3709B (Form)

Comment:

The Note beneath the table must disclose that the amount of benefits provided depends upon the plan selected and that the premium will vary with the amount of benefits selected. If the premium will vary with the amount of benefits selected, please indicate this in the Note.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your assistance is appreciated. Thanks so much.

Sincerely,

Sara Magee-Garcia, Sonya Dickey

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Form Schedule

Lead Form Number: PMA3709B

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 06/27/2012	PMA3709B	Advertising	PMA3709B	Initial			PMA3709B.pdf

Protection and Security When You May Need Them Most

Receiving benefits to pay long-term care expenses is one of the most important factors in the value of an insurance policy because it helps ensure you get the care you need without worrying how to pay the bills.

To explain how valuable these benefits can be, we've listed examples of actual long-term care insurance claims, showing the customers' ages at the time they bought the insurance and at the time of their claims. As you can see, long-term care insurance claims can come at a variety of different ages, last for different periods of time, and result in a wide range of costs.

These numbers may seem overwhelming, but there is no need to deal with the high costs by yourself — help ease your worries about tomorrow by buying long-term care insurance from Physicians Mutual today.

Example: Claims Paid by Physicians Mutual Insurance Company

Age at Issue	Illness	Age at Claim	Duration of Claim (months)	TOTAL Amount Paid
33	Multiple Sclerosis	37	37	\$39,617.95
49	Joint Degeneration	53	26	\$31,752.00
52	Dementia	55	63	\$205,020.07
55	Alzheimer's Disease	69	33	\$84,150.00
59	Breast Cancer	67	8	\$34,089.60
64	Fractured Hip	69	85	\$204,033.50
64	Hypertension	72	55	\$205,068.50
64	Coronary Artery Disease	73	42	\$101,600.00
67	Dementia, Congestive Heart Failure	73	85	\$271,251.00
64	Osteoporosis	74	42	\$107,659.02
64	Cerebrovascular Accident	76	44	\$96,653.28
65	Aneurysm	66	33	\$12,245.41
65	Incontinence	73	51	\$103,175.00
68	Vertigo	81	34	\$20,528.10
70	Osteoporosis	82	24	\$20,291.00
71	Breast Cancer	80	24	\$39,306.38
72	Alzheimer's Disease	75	66	\$304,800.00
72	Coronary Artery Disorder	81	69	\$182,415.04
72	Deep Vein Thrombosis	82	31	\$109,485.00
76	Cerebrovascular Accident	82	78	\$416,301.00

Note: All claims are evaluated and benefits paid based on contract provisions.

Please see limitations on back.

Products and benefits not available in all states. When you respond an insurance agent/producer will contact you with complete details, including costs and limitations, regarding this solicitation of insurance. For further details of the coverage, including exclusions, any reductions and the terms under which the insurance policy may be continued in force, see your agent/producer or write to the company. P145, P146, P147, P148 (LA: P145LA, P146LA, P147LA, P148LA; OK: P145OK, P146OK, P147OK, P148OK)

PMA3709B

Physicians Mutual Insurance Company®



Insurance for all of us.®

LIMITATIONS

We will not pay for expenses you incur: (1) while your policy is not in force; except as provided in the Extension of Benefits provision; (2) due to intentional, self-inflicted injury or attempted suicide; (3) that are payable by Medicare or any other federal or state program, except Medicaid; (4) outside the United States, its territories or possessions; except as described in the International Coverage Benefit*; (5) that are payable under any workers' compensation or employer's liability laws; (6) due to treatment for alcoholism or drug addiction [in LA: due to alcoholism or drug addiction]; (7) for hospital or physician services, prescription drugs, x-rays and lab work [except in AZ and OK]; (8) due to injuries or sickness resulting from an act of declared or undeclared war, [in OK: due to injuries or sickness resulting from war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer]; or (9) for services provided by a family member, unless: (a) the family member is a licensed health care practitioner; (b) the family member is a regular employee of the organization furnishing the service of care; (c) the organization receives the payment for the services; and (d) the family member receives no compensation other than the normal compensation for employees in his or her job category.

* Only applies to the P145 and P146 policies.